

What is claimed is:

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1. An electronic payment system comprising:

a multifunctional prepaid card having a predetermined Personal Identification Number (PIN);

shopping/service providing means for providing services and goods to a user of the multifunctional prepaid card and requesting the PIN of the multifunctional prepaid card for payment; and

a prepaid card management system for managing state/balance information for PIN for the multifunctional prepaid card on a database, making a settlement by referring to the balance amount of the corresponding PIN if payment for a specific PIN is requested by the shopping/service providing means, and updating the settlement result on the database, wherein a single prepaid card can be comprehensively used in payment for use of various services and purchase of goods.

2. The electronic payment system according to claim 1, wherein the prepaid card management system includes a cyber card site connected to the Internet to sell the multifunctional prepaid card over the Internet and to manage customers, and is configured to provide an cyber multifunctional prepaid card over the Internet in response to the user's purchase request of a card.

3. The electronic payment system according to claim 2, wherein the prepaid card management system is configured to transfer the corresponding cyber multifunctional prepaid card purchased by the user's request to a party designated by the user as a cyber gift coupon mailing service.

4. The electronic payment system according to claim 2, wherein the prepaid card management system is configured to be reused by recharging the multifunctional card by a predetermined amount with the corresponding PIN of the user.

5. A method of selling a multifunctional prepaid card comprising the steps of:
accessing a cyber card site over the Internet and selecting a card selling site;
inputting predetermined order information and a payment method for payment for purchase of the multifunctional prepaid card;

making a payment by the selected method and allocating a PIN;

if a 'For gift' option is selected, transferring the purchased prepaid card to a party designated by the user; and

if an 'For user' option is selected, entering a password and activating the corresponding PIN.

5 6. A method of distributing a PIN of a multifunctional prepaid card using mobile phone, comprising the steps of:

 providing a PIN database to a mobile phone service provider by a multifunctional prepaid card service provider;

 if a user connects a mobile telephone network with a predetermined PIN,
10 providing an automatic response service (ARS) to the user by an ARS system;

 if the user requests for purchase of the multifunctional prepaid card, distributing a PIN through a character message; and

 registering a password for the distributed PIN.

15 7. The method according to claim 6, wherein the ARS system makes an announcement of available options for services of purchase, recharge, inquiry of usage details and registration of password, and provides corresponding service in response to a user's selection.